

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JoAnn Hughes  
Edward C Hughes  
Debtor(s)

Case No. 09 B 31581

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/22/2010, 02/22/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 12/12/2012.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$44,370.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$44,370.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,829.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,300.68
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,129.68**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Becket & Lee	Unsecured	6,511.00	6,645.65	6,645.65	205.92	0.00
Chicago Area Office Federal Credit Union	Unsecured	13,090.00	12,793.71	12,793.71	396.46	0.00
Chicago Area Office Federal Credit Union	Unsecured	448.00	311.70	311.70	0.00	0.00
Chicago Area Office Federal Credit Union	Unsecured	8,803.00	8,900.39	8,900.39	275.80	0.00
Citifinancial Services	Unsecured	58,941.00	59,869.86	59,869.86	1,855.27	0.00
Dell Financial Services Inc	Unsecured	2,399.00	2,498.98	2,498.98	77.44	0.00
Direct Merchants Bank	Unsecured	1,451.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	4,695.00	4,695.22	4,695.22	145.49	0.00
East Bay Funding	Unsecured	2,979.00	2,973.95	2,973.95	92.16	0.00
ECast Settlement Corp	Unsecured	9,476.00	9,476.55	9,476.55	293.66	0.00
I C Systems Inc	Unsecured	1.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	198.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	NA	15,624.00	15,624.00	6,243.49	0.00
Internal Revenue Service	Priority	NA	10,217.00	10,217.00	0.00	0.00
Ocwen Loan Servicing LLC	Unsecured	31,834.00	32,129.85	32,129.85	995.64	0.00
Ophrys LLC	Unsecured	1,420.00	1,420.75	1,420.75	44.01	0.00
Portfolio Recovery Associates	Unsecured	6,122.00	6,122.09	6,122.09	189.71	0.00
Portfolio Recovery Associates	Unsecured	4,513.00	4,615.15	4,615.15	143.02	0.00
Portfolio Recovery Associates	Unsecured	866.00	841.51	841.51	19.84	0.00
Portfolio Recovery Associates	Unsecured	7,625.00	7,728.57	7,728.57	239.48	0.00
RoundUp Funding LLC	Unsecured	1,158.00	1,127.54	1,127.54	34.94	0.00
Rush University	Unsecured	927.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	2,166.00	2,184.04	2,184.04	67.68	0.00
Saxon Mortgage Services Inc	Secured	127,672.00	132,471.46	132,471.46	0.00	0.00
Specialized Loan Servicing LLC	Secured	170,572.99	160,429.33	160,429.33	0.00	0.00
Specialized Loan Servicing LLC	Secured	170,572.99	9,993.99	9,993.99	9,993.99	0.00
Wachovia Dealer Services	Secured	17,500.00	17,500.00	17,500.00	17,500.00	342.80
Wachovia Dealer Services	Unsecured	NA	2,695.38	2,695.38	83.52	0.00
WFS Financial	Secured	19,671.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$292,900.79	\$0.00	\$0.00
Mortgage Arrearage	\$9,993.99	\$9,993.99	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,500.00	\$17,500.00	\$342.80
<b>TOTAL SECURED:</b>	<b>\$320,394.78</b>	<b>\$27,493.99</b>	<b>\$342.80</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25,841.00	\$6,243.49	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$25,841.00</b>	<b>\$6,243.49</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$167,030.89</b>	<b>\$5,160.04</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$5,129.68
Disbursements to Creditors	\$39,240.32

**TOTAL DISBURSEMENTS :** **\$44,370.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/31/2013

By:/s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.